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Landscape of Enhanced Access to Social Protection, Safety Nets and Increased Resilience in Bangladesh

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Abstract

Social protection is an essential government investment that contributes to economic growth and makes growth more pro-poor through directly reducing poverty. The Government is strongly committed to reducing poverty, improving human development and reducing inequality. This commitment is reflected in Vision 2021, the Perspective Plan 2010–2021 and in the Sixth & Seventh Five Year Plans. The Government realizes that notwithstanding the past impressive progress with poverty reduction, there is a substantial number of populations that remains exposed to poverty owing to various vulnerabilities. Evidence shows that the poor and vulnerable group cannot cope with all the frequently occurring risks and shocks with their own resources. In recognition of these concerns, the Government has embarked upon the formulation of a comprehensive National Social Security Strategy. It builds on the past rich experience and seeks to streamline and strengthen the existing safety net programs. It also broadens the scope of Social Security from the narrow safety net concept to include employment policies and social insurance to address the emerging needs. Given this backdrop, this chapter deals with the assessment of social security interventions against Life Cycle Risks, measures for resilience of safety net programs, and finally presents the government priorities based on existing policies.

Keywords: landscape, social protection, safety nets, increased resilience, Bangladesh

1. Introduction

1.1 Social protection and poverty in Bangladesh

Bangladesh is one of the world's most densely populated countries where 1063 person live in each square kilometer of land [1]. Ever since its independence, Bangladesh has been known as one of the world's poorest countries although recently the country has transformed into lower middle income one [2]. Every year the country has been facing problems of flood, deforestation due to over population, erosion and natural calamities. The earliest Household Income and Expenditure Survey (HIES) in 1973/74 showed that 71% population lived below the poverty line. However, the picture changed quite significantly with the pace

of time. Poverty reduction in Bangladesh has been significant but modest since the 1990s. The poverty trend shows notable progress, it was 52%, 44% and 31.5% in 2000, 2005 and 2010, respectively. Although poverty rate declined by 1.7% per annum at national level, currently still 23.5% of households in the country live in poverty [3]. That means, a total of 37.6 million people is still poor including 19.4 million extreme poor [4]. Gini Co-efficient was 0.458 in 2010 compared to 0.467 in 2005, indicating little improvement in income inequality [5]. Despite Bangladesh's remarkable progress of lifting 16 million people out of poverty in the past decade, poverty remains a stubborn problem. The most crucial challenge threatening Bangladesh is eliminating this widespread poverty. However, the government is strongly committed to reducing poverty and lowering inequality. This commitment is reflected in Vision 2021 through the Perspective Plan of Bangladesh 2010–2021 where poverty will be drastically reduced, citizens will be able to meet every basic need and development will be on fast track with accelerated rate of economic growth through social protection and social inclusion of marginal people in its development effort. Moreover, the government in its development agenda aspires to transform Bangladesh economy to a middle-income country by 2021. With this end in view, the government has predominantly emphasized poverty eradication in its development strategy to reduce the poverty rate from 23.5% in 2016 to 15% by 2021.

In this regard, Bangladesh has found many kinds of mechanisms and strategies. Social protection program is one of mechanisms and strategies. Social protection is an essential government investment that contributes to economic growth and makes growth more pro-poor and inclusive through directly reducing poverty. Social protection encompasses the instruments which has been used to tackle chronic and shock induced poverty and vulnerability of the poor and marginalized population. Social protection facilitates the poor to cope with shocks to their incomes by improving coverage, timeliness and scale. Social protection also strengthens disaster prevention and mitigation strategies. In addition, social protection includes social insurance such as health insurance as well as labor market programs [2].

Social protection programs are crucial part of Bangladesh's poverty reduction strategies. In this regard, major policy documents such as Sustainable Development Goals (SDGs), Seventh Five Year Plan (7FYP) and previously, Poverty Reduction Strategy Papers recognize the importance of social protection programs in supporting livelihoods and food security of the poor and also protect the poor households from poverty and vulnerability. The government of Bangladesh (GoB) aims to develop various kinds of effective social protection policies and programs to address poverty and vulnerability of its population and allocated around US\$ 3 billion to support these programs [6]. These programs include safety nets, social insurance (e.g., pensions, unemployment) and labor market programs [7]. All these social protection programs intend to facilitate education, health, vulnerability reduction, employment creation, risk reduction etc. [8].

1.1.1 Policies and progress to date: social protection and safety net programs (SNPs)

As a protective mechanism for the poor, social protection has a long history since Ancient Egypt and the Roman Empire. The concept was later popularized in East Asia during the financial crisis [9]. In the context of the developing world, social protection is relatively a new term that expands from the concept of short-term safety net programs and emphasizes a longer-term development approach, which includes social assistance and insurance [10].

Bangladesh, after liberation in 1971, was desperately poor, vulnerable, and densely populated with an agrarian economy subject to frequent natural disasters. Therefore, eliminating widespread poverty was the most crucial challenge. Only two programs e.g. food rations and relief works were considered as social safety net programs for preventing the poverty as well as shocks of the victims. In response to the devastating famine of 1974, the first round of innovations took place, the World Food Program (WFP) initiated the Vulnerable Group Feeding (VGF) Program in 1975 due to 1974 famine in Bangladesh [11]. At that time food-for-work was momentarily scaled-up and the Grameen experiment with micro-credit took off. Second round of innovation took place in the late 1980s. The response to consecutive floods of 1987 and 1988, there were these two innovations. Workfare innovation that combining goals of road maintenance, social forestry and women empowerment were launched at that time. Conditional cash transfers (CCTs) were launched in the form of food-for-education program in the early 1990s. School enrolment and attainment among children was quite low, especially among girls at the secondary level until the early 1990s. In the late 1990s allowance programs took off focusing on elderly and vulnerable women. During the 1990s, there was significant investment by donors in various programs managed by NGOs, provided a range of social services, including social transfers. The programs were broadening with focus to combine ‘protection’ and ‘promotion’ goals in early 2000s. In the late 2000s,

Time period	Innovations	Contextually Relevant Factors
Mid to late 1970s	VGF scaled-up FFW Micro-credit	Innovations in response to the food shortage of 1974
Mid 1980s	VGF transformed to VGD (later to IGVGD) to re-orient focus from relief to relief + development	There were concerns that feeding alone was not enough to reduce chronic poverty/hunger and that poor were needed to be brought under the new initiatives of being given training for income-generating activities.
Late 1980s	RMP: Workfare innovations - adding promotional goals to protection goals - extending workfare projects beyond earth-work e.g. social forestry, road maintenance	Innovations in response to the devastation of consecutive floods of 1987 and 1988 which required new policy emphasis on all-weather infrastructure in place of seasonal earthen infrastructure.
Early 1990s	CCTs: Food-for Education Program	Introduction of Food for Education and Female School Stipend Program was driven by two contextual factors: i. a political factor contingent upon the return of parliamentary democracy in 1991 that saw elected leaders seeking new sources of political support; ii. an instrumental search for new use of food aid on the phasing out of Palli Rationing program
Late 1990s	VGF Card Old Age Allowance Widow Allowance	VGF card was an innovation occasioned by the devastating flood of 1998 when rapid deployment of a food security program was urgently necessary. The two allowance programs were innovations driven by competitive populist politics

Time period	Innovations	Contextually Relevant Factors
Early 2000s	Graduation goals A series of successor programs to RMP and VGD with more explicit combination of protection and promotional goals	A discourse shift from protection goals to protection + promotion goals
Mid 2000s	Geographic Targeting Monga, chars	Greater recognition of poverty pockets
Late 2000s	Employment Guarantee	The food price hike of 2007–2008 spurred a new initiative that saw a major innovation in terms of introduction of employment guarantee (bulk employment during slack seasons) in workfare program
Early 2010s	a. Cash Transfer (Allowances) Programs b. Miscellaneous Funds: Social Empowerment/protection c. Development Sector Programs: Social Empowerment	(a) Ration for Shaheed Family and Injured Freedom Fighters (b) <ul style="list-style-type: none">• Rehabilitation and creation of alternative employment for people engaged in begging• Universal Pension Insurance Scheme• Construction of Sweeper Colony at district and• Metropolitan cities• Program on the Uplift of Harijana, Dalit, Bade, Tran's Gender (Hijra) and the embers of oppressed section of the society (c) <ul style="list-style-type: none">• Regional Fisheries and Livestock Development Projects undertaken for fisheries development such as Jatka (Fish) protection and alternative employment for fishermen• Post Literacy Education Project for human resource development• One Household One Farm• Revitalization of Community Health Care Initiative in Bangladesh• Female Stipend for Degree (Pass) and Equivalent Level• Community Based Health Care• Maternal, Child, Reproductive and Adolescent Health (MCRAH)• Food and Livelihood Security• Creation of employment and self-employment opportunities for unemployed youths in 7 districts• Integrated Rural Employment Support Project for the Poor Women• Employment Opportunities of Char Dwellers in Greater Rangpur Districts through Sugarcane Cultivation

Time period	Innovations	Contextually Relevant Factors
Mid 2010s	a. Cash Transfer: Social Protection b. Social Empowerment c. Miscellaneous Funds: Social Protection	a. Program for Livelihood Improvement of tea-garden laborers b. Trust for the protection of the persons with neuro-developmental disabilities <ul style="list-style-type: none">• Welfare Trust for Physical disabilities• Joyeeta Foundation<ul style="list-style-type: none">a. Women's Skill Based Training for Livelihood• Street Children Rehabilitation Program• Promotion of Services & Opportunity to the Disabled Person in Bangladesh• Strengthening Public Financial Management for Social Protection

Source: [3, 14].

Table 1.
Evolution of social protection and social safety net in Bangladesh.

a prominent focus was geographic targeting. Until 2002, cash for education program was named as a food for education. In 2002, this program was terminated and replaced by the Primary Education Stipend Program (PESP). Now the objectives of this PESP are to increase enrolment from poor families, reduce drop-out, increase rate of completion, control child labor and raise quality of primary education [12].

However, according to the classification used by the Ministry of Finance of the GoB, the major social SNPs in Bangladesh are divided under two broad categories: (i) social protection measures; (ii) social empowerment measures. By another typology, SNPs can be also divided into four broad categories: (i) employment generation programs, (ii) programs to cope with natural disasters and other shocks, (iii) incentives to parents for children's education, and (iv) incentives to the families to improve their living status. These four broad categories can be divided into two types on the basis of mode of payment: (a) cash transfer, including conditional cash transfer (Food-for-Education Program, PESP, Female Secondary School Assistance Project, Old Age Allowance (OAA), and Rural Maintenance Program (RMP)); and (b) food transfer (Food-for-Work Program, Vulnerable Group Development (VGD) Program, VGF Program, Test Relief (TR) and Gratuitous Relief (GR)) [13]. The general progression of social protection and safety net has been portrayed in **Table 1** with the contextually relevant factors.

Past mechanism/delivery system was not fully appropriate for the real poor people. For example, land criteria, were widely used to distinguish between the poor and the non-poor but evidence from the HIES suggests these criteria could lead to significant misallocation of resources. Land ownership by itself, then, was not an especially useful criterion. Ahmed [15] found that almost 47% of beneficiaries of the PESP were non-poor and incorrectly included. However, the criteria may not be appropriate and can lead to exclusion errors – i.e., some poor are classified as non-poor and cannot gain access to the programs. Programs are captured by elite members in the community who select beneficiaries and can crowd out voiceless members of the community. Using the Food for Education program as an example, [16] found considerable evidence of local capture e.g. the benefits were less likely to

reach those who came from female headed, widowed or landless families. Moreover, the women concerned held major assets prior to joining VGD, had a diversified income and were more likely to have husbands with an income earning status.

Some recipients of the OAA appeared to be below the age of eligibility. False prioritization (high inclusion error) was found – excluded respondents reported that the selection process was not proper. Some percentage of beneficiaries had to adopt unfair means to be inducted in the program and in some cases, they received less than the allotted amount. A PERC report showed that a large part of budgetary allocation for the female secondary stipend program (about 20–40%) did not reach to the beneficiaries. There was weak capacity to both administer and monitor the system – often leading to leakages and inefficient targeting of beneficiaries.

However, the ministries recognize that their staff – and local government staff – needs significant capacity development to be able to manage schemes effectively and properly. In this regard, the Bangladesh Bureau of Statistics (BBS) has taken an endeavor to establish a Bangladesh Poverty Database using the Proxy Means Test approach. Monetizing benefits is already an important development in Bangladesh. Recently, the mobile banking plays an important role for the poor village people, it gives them easy access to the allocated money. Moreover, the voucher program and ‘Food Card’ managed by the Ministry of Food, being piloted to reduce maternal/child mortality, provide an immediate transfer to the poor. Households targeted based on criteria that are most closely related to occupation and income are more effective than those selected on the basis of assets such as land. Besides, in case of conditional cash transfer, cash is being transferred to beneficiaries’ guardians/beneficiaries bank accounts. In case of emergency or seasonal relief, food transfer by the public food distribution system and in case of public works or training-based cash or in-kind transfer, food transferred by the public food distribution system and cash transferred by the public sector banks are some of the special arrangements.

In this era of digital technology automated system can maintain and regularly update the Social Safety Nets beneficiaries by program and transfers payments which can simplify SSS implementation, lower transaction costs, and minimize corruption. There is no database of beneficiaries. In the recent past the government is taking necessary steps to effectively manage and monitor the social security programs and strengthening the delivery systems for priority transfers by establishing advanced MIS and trained professional staff. Besides, the government is expanding the awareness of the social security programs for the beneficiaries and motivating potential contributors.

1.1.2 Coverage of social protection and social safety net programs in Bangladesh and adopting life cycle approach in NSSS

A variety of the social safety net programs are being implemented in many countries across the world to serve the underserved people as means of ‘protection’ as well as ‘promotion’ [17]. In Bangladesh due to the high incidence of shocks and the large number of vulnerable populations, the government has raised social safety net expenditure since the mid-1990s. Annual outlay on safety net programs amounted to US\$ 1.64 billion which was approximately 1.6% of national GDP in 2011 [18]. In the national budget of 2016–2017, the government allocated 2.19% of GDP for social protection.

1.1.2.1 Life cycle approach

The approaches of social protection are poor relief approach, lifecycle approach and social risk management approach of the World Bank. The poor

relief approach is a short-term planning striving to resolve poverty immediately by investing limited per capita resources. It was started from Europe in 19th century and later spread out in some developing countries including Bangladesh. Due to large targeting errors and small budgets it has no focus on comprehensively tackling poverty. The World Bank developed social risk management approach (SRM) for protecting basic livelihood and promoting risk taking extending social protection to include prevention, mitigation and coping strategies focusing on the poor and vulnerable people in the 1990s. The lifecycle approach reflects that individuals face different risks and vulnerabilities at different stages in life. It has been designed to address risks at each stage providing basic social protection to citizens from the cradle to the grave. This approach was adopted some European countries like Sweden in the twentieth century and was introduced UK in 1945 and subsequently used across developed countries and also in a range of developing countries. The approach focuses resources on particular lifecycle risks in a more comprehensive manner with long term planning and programmes. Bangladesh has adopted the lifecycle approach to social protection in the National Social Security Strategy (NSSS).

The social security systems innovated to address the risks and challenges associated with across the lifecycle. So, lifecycle approach provides a comprehensive framework of lifecycle of a human being and analyses the basic risks along with the cycle. The major stages in the lifecycle mapping of human being are early childhood, school age, youth, working age and old age. Besides, pregnancy period of women is a special stage of lifecycle. Based on the lifecycle mapping, most of the existing social security programmes of Bangladesh fit in the lifecycle framework even though this was not used explicitly as a strategic consideration. Thus, the lifecycle based social protection system is promoting to consolidate the fragmented social safety net programmes into lifecycle framework. The Action Plan Implementation of NSSS of Bangladesh under the guideline of NSSS has brought in a paradigm shift in the social security programmes of Bangladesh. The Action Plan delivers for the major social protection programmes to be aligned across a lifecycle framework. It has been planned to cover poor, near poor and vulnerable people to protect from the different types of shocks and disasters throughout the lifecycle including pregnant women and disables. The Action Plan for governance reforms incorporating agenda for strengthening systems of objective targeting based on poverty scores, formulation of a single registry integrated MIS, digital payment in the form of G2P, and results-based M&E [19].

A life cycle approach has been recognized as an effective means of building National Social Protection System by the World Bank [20] in its Social Protection and Labor Strategy document. A life cycle approach also underpins the approach of the Social Protection floor, which has been promoted by the United Nations and endorsed by many countries including Bangladesh [20]. The social protection floor sets out four basic social security guarantees for the elderly, people with disabilities, children and the unemployed. The SSSs of most countries gradually evolve to address the risks and challenges across the life span. An individual is being exposed to predictable or unexpected risks which vary in nature over the life course.

The poverty profile of Bangladesh in the life cycle approach is presented below:

1.1.2.2 Pregnancy and early childhood

Poverty rates in 2010 in households with children aged 0–4 years are - at 41.7%. This is much higher than national poverty rates which is 31.5% in 2010 and 24.3% using upper poverty line [21]. This indicating the challenges and additional expenses caused by having young children when mothers are unable to work and

earn. When the near poor are included, around 57% of households with children aged 0–4 years could be regarded as poor or vulnerable to poverty.

1.1.2.3 School age

In recent years, school enrolment among poor children aged 6–10 years increased from 72% in 2005 to 78% in 2010, while among those aged 11–15 it increased from 54–70%. Around 17.5% of children aged 5–17 years are child laborers, with 24% of boys and 10% of girls. Among older children, the proportion will be much higher.

1.1.2.4 Young people

The main challenge faced by adolescents and young people is a lack of skills. Many do not gain sufficient secondary education and there are not enough vocational training programs available to compensate.

1.1.2.5 Working age population

In 2016 Labor Force Survey, while unemployment rate is 4.2%, some 7.4% of the employed are working less than 20 hours per week [22]. This means Bangladesh has competitive advantage is its large labour pool which is currently under-utilized. Female labor force participation is low - at 36% - compared to 83% for men. This may reflect traditional social attitudes to women and their weak bargaining power in work.

1.1.2.6 Disability

Disability can happen at stage of life course- can be at early stage, productive age or old age. Around 8.9% of the total population – 8% of males and 9.3% of females – has some form of disability, although those who could be regarded as severely disabled comprise 1.5% of total population.

1.1.2.7 Old age

Demographic changes underway in Bangladesh mean that the population is gradually aging. Currently, around 7% of the population is over 60 years and, this will increase significantly in the coming decades, reaching almost 12% by 2030 and 23% by 2050. According to HIES 2010 some 28.2% of people aged over 60 are found below the poverty line [3]. According to the Ministry of Finance, there are 144 programs under the SSS currently financed through the budget and the total amount spent on these programs in FY2015–16 was Tk.375.46 billion [6]. Among them, the numbers of life cycle-based programs are 71. Besides, the government is pursuing some other kinds of major programs such as, emergency or seasonal relief programs, micro-credit programs, climate change related programs and food security programs. In FY 2016–2017, government intends to enhance the coverage of the social protection programs. The government intends to increase the number of beneficiaries of OAA by 5% which will raise the total number to 31.5 lac and raising the monthly allowance by Tk. 100 to Tk. 500.

1.2 National Social Security Strategy (NSSS) and policy targets

The government is strongly committed to reducing poverty, improving human development and reducing inequality. This commitment is reflected in Vision 2021, the Perspective Plan 2010–2021, and in the Sixth and 7th Five Year Plans covering

the period 2011–2020. The government realizes that despite the past impressive progress with poverty reduction, there is a substantial population that remains exposed to poverty owing to various vulnerabilities.

The present SNPs indicates that the government's response to support the poor to manage and cope-up various vulnerabilities. Recent studies on identified the fact that although the overall coverage of the SNPs is wider, a sizeable share of the benefits go to the non-poor. This implies that inclusion error is quite high. Another recent finding, highlighted in the studies [23–26], is that safety net coverage varies significantly by region. There is considerable leakage of allocated funds [25, 26] and a significant percentage of household beneficiaries are non-poor [27–32]. Consequently, the impact on poverty reduction from these programs is much less than which was otherwise possible with better safety net system.

In recognition of these concerns, the government has embarked upon the formulation of a comprehensive NSSS [33]. It built on the past rich experience and sought to streamline and strengthen the existing SNPs in order to achieving better results on poverty reduction.

NSSS Vision: Build an inclusive social security system for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth.

NSSS Goal over the Next Five Years: Reform the NSSS by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of social security that effectively tackles lifecycle risks, prioritizing the poorest and most vulnerable members of society.

2. Macroeconomic policies on social safety nets

2.1 Social safety nets in 7th five year plan (7FYP)

The 7FYP, across fiscal years (FY) 2016–2020, begins with the aim of taking the country to the rank of a middle-income country. The 7th Plan seeks to reduce poverty rate to 18.6% and extreme poverty to around 8.9% by FY20. The main challenge for the 7th Plan in the area of social protection is the successful implementation of the NSSS. Along with growth, human development, the 7th Plan emphasized on social protection as essential elements of a comprehensive poverty reduction strategy and therefore spending on social protection to the level of 2.3% of GDP.

Food security strategy under the 7FYP are in line with the three objectives of the National Food Policy (NFP 2006) [34] and the National Food Policy Plan of Action (2008–2015) [35]. The NSSS provides a sound strategy that defines the various life-cycle based population groups (the young children, school going children, vulnerable women, the elderly and the physically challenged vulnerable population) and seeks to mitigate those risks by instituting a well-designed SNP that reaches the people below poverty line. It emphasizes tax-funded SNP with contributory social insurance and employment regulations to protect the workers. It also seeks to improve the administrative arrangements by strengthening the delivery systems, staffing and institutions, introduce modern MIS system as well as food-based transfer payments with cash-based payments using the financial sector-based government-to-person system etc.

Along with above strategies of NSSS the 7FYP also addresses the impeding factors related to nutrition and strengthen the enabling environment for scaling up nutrition. Therefore, the plan also has given attention on gender issues in nutrition programs specially malnutrition among children and women. Moreover, Iron-folic acid supplementation among pregnant, lactating women and adolescent girls to cover iron-deficiency anemia are also undertaken. The 7FYP intends to expand

coverage of core schemes for the extreme/hard-core poor, marginalized and most vulnerable people of the society, focusing on mother and child, youth, working age, the elderly and people with disabilities and vulnerable residents of urban areas.

Bangladesh has instituted a large number of social SNPs. However, the effectiveness of the safety net schemes is considerably lower than the potential level. The implementation of the NSSS will be a major initiative for reducing extreme poverty. There are some specialized line Ministries such as Ministry of Social Welfare, Ministry of Women and Children Affairs, Ministry of Disaster Management and Relief, and Ministry of Liberation War Affairs oversee and provide specific services to support gender equality, social inclusion and social protection. The budget allocations for these line ministries are shown in **Table 2**.

2.2 Social protection and safety nets in sustainable development goals (SDGs)

A total of 47 SDG targets can be identified corresponding to the 9 social protection related sectors in Bangladesh. These include child-right establishment in the due time and child-labor reduced to half, violence against women reduced to 75%, child dropout reduced to 10% by creating 100% education facility, allocation for technical and training sector in the total allocation of the education sector raised to 20%, poverty eradication, education and health issues, child mortality and maternal mortality, gender equality etc.

Some specific targets under the major relevant goals can be highlighted as under:
SDGs Goal 1: End poverty in all its forms everywhere.

Target 1.1. By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day.
Actions to achieve the SDG targets during 7FYP (2016–2020)

- The 7FYP aims to reduce extreme poverty by about 4.0% to around 8.9% by FY2020.
- Expanded and inclusive social protection programs for the extreme poor.

Target 1.2. By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definition.
Actions to achieve the SDG targets during 7FYP

- The 7FYP seeks to reduce poverty rate to 18.6% by FY2020.

Ministry	FY2016	FY2017	FY2018	FY2019	FY2020
Ministry of Social Welfare	2.0	6.5	7.5	8.4	9.6
Ministry of Women and Children Affairs	1.5	3.7	4.2	4.7	5.2
Ministry of Liberation War Affairs	4.4	4.3	4.9	5.4	6.1
Ministry of Food	6.3	8.6	9.7	10.7	12.0
Ministry of Disaster Management & Relief	23.3	24.0	27.0	30.1	33.6
Sector Total	37.5	47.1	53.3	59.4	66.6

Source: [4].

Table 2.
ADP allocation for social safety net in 7FYP (taka billion, FY2015–2016 prices).

Target 1.3. Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.

Actions to achieve the SDG targets during 7FYP

- Spending on social protection as a share of GDP to be increased to 2.3% by FY2020.

Actions to achieve the SDG targets during 7FYP were to

- Undertake programs on agriculture, rural infrastructure, and employment generation and for curbing poverty.
- Scaling up of poverty reduction action plan for addressing poverty with lessons learnt from the relevant ongoing projects in different ministries .
- Increase spending on social protection and social inclusion from 2% of GDP in FY2015 to 2.3% in FY2020

SDGs Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

Target 2: By 2030, end hunger and ensure access by all people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round

Actions to achieve the SDG targets during 7FYP

- Increase agriculture-product diversification and consumption for improving nutrition
- Implement Bangladesh National Nutrition Policy 2015
- Continue operational plan for National Nutrition Services under Health Sector Program
- Implement Children Act 2013 for child nutrition
- Support small and marginal farmers in producing diversified crop suitable for both markets and household consumption to improve their nutritional status.

Actions to achieve the SDG targets during 7FYP

- Enhance PES with appropriate strategies and policies for poverty reduction.

3. Challenges observed and successes achieved: situation updates and analysis in trends on food security and nutrition in Bangladesh

3.1 Social protection strategies in NSSS

A strategy for nutrition planning is outlined in the National Food Policy (2006) [34] and the National Food Policy Plan of Action – NFP PoA (2008–2015) [35], which was developed by 11-line ministries [34]. The main objectives of the NFP PoA are to achieve adequate and stable supply of safe and nutritious food for everyone, especially women and children [35]. The Institute of Public Health and Nutrition of

DGHS are the institutional home for nutrition. Nutrition program of the Ministry of Health and Family Welfare (MoHFW) has been mainstreamed within the Directorate General Health Services (DGHS) and Directorate General of Family Planning (DGFP) through a new operational plan for National Nutrition Services. Apart from MoHFW, other ministries also play important roles in improving nutrition. Ministry of Agriculture provides extension services for different crops fortification with nutrition elements, newly developed by research institutes of Bangladesh

3.2 Budgetary trends, allocations for social protection in public expenditure

The Ministry of Finance publishes a comprehensive list of SNPs every year with their coverage and budgetary allocations in its budget documents. The document also compares the public spending on SNPs and the total development and non-development expenditures of the government. Reflecting the government's commitment to social protection, budgetary allocations have grown in absolute terms as well as a share of GDP. The trend of allocation for social protection and social empowerment and their shares in the national budget and GDP is presented in **Table 3**. The allocation for social protection programs increased from 1.3% of GDP in 1998 to 2.3% in FY2016. Since then it has stabilized around 2% of GDP. Although this level of funding is modest by international standards, when measured against the government's tight budget situation, this represents a substantial commitment, accounting for 13% of total government spending, and reflects the high priority accorded by the government to this aspect of the social development policy. Government's spending on social protection programs in the FY 2016–2017 is 33066.62 core Taka which is 13.28% of the total budget and 2.31% of the GDP [33]. On the other hand, government's spending for the social empowerment programs is 12163.40 core Taka (3.57% of the budget and 0.62% of the GDP) in FY 2016–2017.

3.3 Assessment on proposed programs and sub-programs/projects

Bangladesh's current social protection system is complex, comprising a large number of programs and managed by many ministries. According to a comprehensive official compilation prepared by the Ministry of Finance, Bangladesh is implementing a total of 144 (including 10 newly added programs) SNPs according to the budget 2014–2015. These programs are classified in four different categories. These are (i) Cash Transfer (22 programs), (ii) Food Security (9 programs), (iii) Micro-Credit and Miscellaneous Funds (20 programs), (iv) Development Sector (93 programs including newly introduced 10 development programs). However, many of these programs do not qualify as social protection as well as for the purpose of calculation of social protection index. Among these, 37 programs are classified into: social protection and social empowerment which are under cash transfer, food security and development sector programs and miscellaneous funds. However, among those 37 programs, the most remarkable SNPs in progress are: Allowances for the Widow, OAA, Deserted and Destitute Women, Allowances for Financially Insolvent Persons with Disabilities, Allowances for Urban, Maternity Allowance Program for the Poor Lactating Mothers, Low-income Lactating Mothers, Grants for Residents in Government Orphanages and Other Institutions, Honorarium for Freedom Fighters, Capitation Grants for Orphan Students in Non-government Orphanages, Pension for Retired Government Employees and their Families, Ration for Shaheed Families and Injured Freedom Fighters, VGF, Block Allocation for Disaster Management, VGD, TR Food, GR. The major programs in progress are OAA, Allowance for the Disabled, Allowance for the Widowed, Deserted and Destitute Women, VGD, VGF, Freedom Fighter Allowance,

Allocation items	2009–2010	2010–2011	2011–2012	2012–2013	2013–2014	2014–2015	2015–16	2016–2017
Total: (Social Protection - Taka in Core)	13444.31	17237.47	17237.47	17479.98	18983.53	21529.39	25263.58	33066.62
Social Protection (% to budget)	12.16	10.69	10.69	9.23	8.78	8.98	9.55	9.71
Social Protection (% to GDP)	1.95	1.88	1.88	1.68	1.61	1.42	1.46	1.69
Total: (Social Empowerment - Taka in Core)	3261.50	4737.76	4737.76	5617.54	7670.48	9106.13	10711.47	12163.4
Social Empowerment (% to Budget)	2.95	2.94	2.94	2.97	3.55	3.80	4.05	3.57
Social Empowerment (% to GDP)	0.47	0.52	0.52	0.54	0.65	0.60	0.62	0.62
Total: Beneficiary (Lac-man)	591.22	771.18	771.18	708.64	770.65	7294.15	6351.93	5165.26
Total: (Man-Month)	261.48	208.79	208.79	199.24	151.62	141.28	133.72	182.05
Total: (Annual Lac-Man)	21.79	17.40	17.40	16.60	12.63	11.77	11.14	15.17
Total: Taka (Social Protection & Empowerment in Core)	16705.81	21975.23	21975.23	23,097.52	26,654.01	30,636	35,975	45,230
Total Budget	110,523	161,213	161,213	189,326	216,222	239,668	264,565	340,605
Percentage to Budget	15.12	13.63	13.63	12.20	12.33	12.78	13.60	13.28
GDP	691,087	914,784	914,784	1,037,987	1,181,000	1,513,600	1,729,567	1,961,017
Percentage to GDP	2.42	2.40	2.40	2.23	2.26	2.02	2.08	2.31

Source: [6].

Table 3.
Budget allocation and expenditure on social protection programs.

Stipend for Secondary and Higher Secondary Students, PSEP, Stipend for Disabled Students, Maternity Allowance, Freedom Fighter Allowance etc. [17].

A strategic review of the social safety net programs by life cycle shows that although about 65% of the programs are seeking to address life-cycle related risks and vulnerabilities, there are serious gaps remain. For example, programs for addressing pregnancy and early childhood and old age risks have low coverage (excluding the government service pensions). Similarly, programs for addressing the disability challenges are very small. Bangladesh will face new challenges such as an aging population, increasing rural–urban migration and growing urbanization. The social security system needs to address these new challenges to keep the risks and vulnerabilities at minimum as possible, and potentially to eradicate the risks and vulnerabilities.

In the social protection programs, there is a dominance of food-security related and rural employment programs. With rapid GDP growth over the past 10 years along with good agricultural performance the incidence of hunger and food poverty is being reduced substantially. There is also evidence that labor market in agriculture is tightening as reflected in growing agricultural real wages. In view of this changing economic and agriculture landscape, nature of poverty and the risk profile is also changing, with remaining pockets of poverty in the country. These are char, haor, coastal belt, hill districts etc. These pockets of poverty area cannot reap the fruits of the country's economic progress in the last decade. This clearly indicates that the policy makers require a careful review of the adequacy of the present social protection to meet the social security requirements of Bangladesh's population in the 21st Century.

Many social protection programs focus on addressing the risks faced by the rural poor in the country. With the evolving economic transformation where both the GDP and employment share of the rural economy is declining and the urban economy is growing with an increasing concentration of poor and vulnerable population in the urban slums, the social security system needs to strategically anticipate these changing economic and social dynamics and develop programs that address the risks and the vulnerability irrespective of areas.

There is significant room for improving the effectiveness of social protection programs. In addition to consolidation and simplification of programs noted earlier, a careful approach to program design and beneficiary selection that aims to increase the participation of the poor and vulnerable and exclude the non-poor will be an important challenge for the new NSSS. A related issue is that the adequacy of attention to marginalized and excluded groups such as vulnerable women, people with disabilities, homeless, high risk groups including people living with HIV/AIDS, dalits, displaced and street children. Absence of monitoring and evaluation (M&E) is a major shortcoming of the present social protection system. There is no regular formal mechanism for reviewing the performance either at the national level or by individual programs. Different studies of the impact of a few programs which were supported by donors, have shown that there is a value of conducting regular M&E. The lack of a results-based M&E system is associated with the emergence of large numbers of programs, hence results based M&E can play an important role in helping the government strengthen and improve its SSS based on performance against specified quantitative targets.

3.4 Impact assessment of social security interventions against life cycle risks

Social protection systems are established, not only to tackle poverty, but to provide families with protection against the challenges, shocks and crises that make them susceptible to falling into or go deeper into poverty [33]. Families are vulnerable to a range of crises which can hit at any time, such as ill health or covariate shocks such as natural disasters or economic recessions. These crisis and risks are being faced by individuals across the life cycle -from birth to old age.

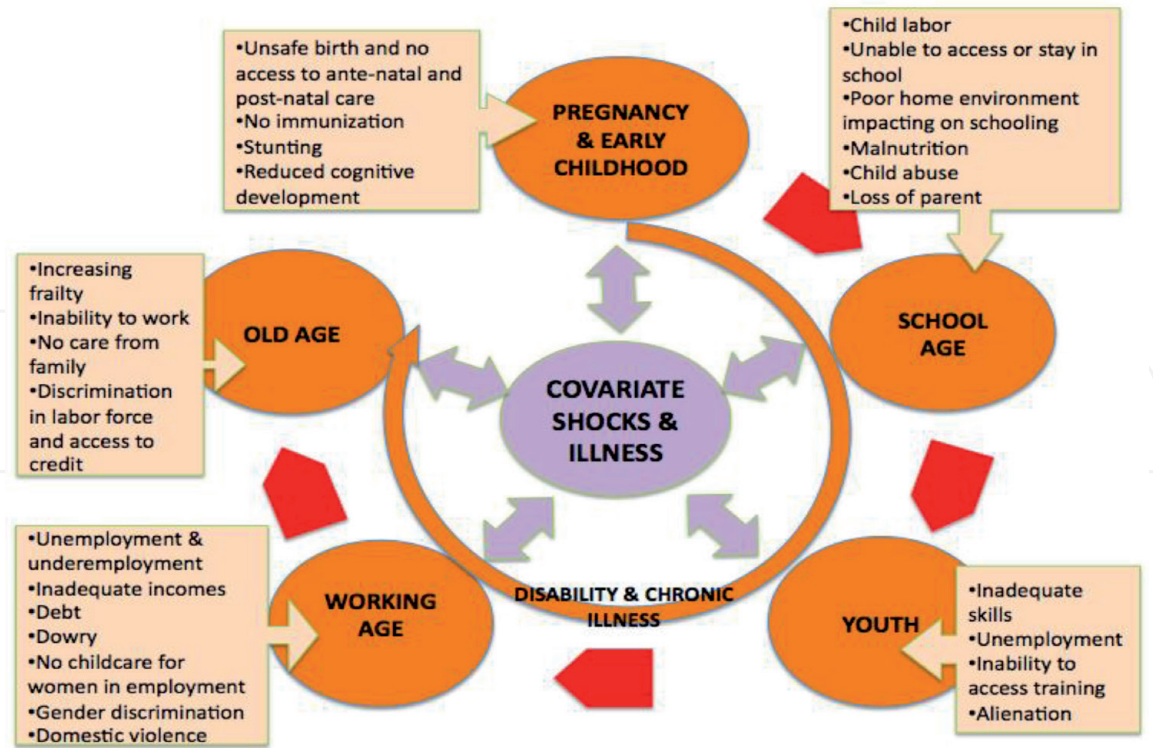


Figure 1.
Life cycle risks. Source: [3].

The social protection systems gradually evolve to address the risks and challenges across the life cycle. In essence, countries shape their social protection systems to provide support to various demographic groups, although most countries also have a small safety net to address covariate risks or need additional support.

The life cycle framework illustrates the risks faced by a citizen at different stages of the life cycle (**Figure 1**). The poverty profile analysis shows that many existing social programs of Bangladesh fit in the life cycle framework even though this was not used explicitly as a strategic consideration. But the analysis also shows there are major concerns.

A more strategic and analytically elegant way of looking at the structure of the current programs is to classify them in the context of a life cycle framework [33]. The poor and near poor population face shocks and challenges at different stages of the life cycle. Some of the underlying risks if not addressed on time could have life-lasting negative impacts. For example, the special health care needs of a mother during pregnancy and delivery or childcare need during infancy (age 0–2) if not managed well could easily jeopardize the infant’s wellbeing for the entire life span. Similarly, the vulnerabilities faced by a poor old person (age 65+) are much more challenging than those faced by a poor person during the working age cycle. A social protection system that recognizes these differences in risks at different stages of the life cycle and seeks to address them will likely provide a more effective support system than one that does not specifically respond to the needs of the life cycle related risks.

4. Developing investment strategy for efficient management of social protection programs

4.1 Priority programs for investment strategy based on life-cycle approach

The NSSS strengthen the transformation towards a lifecycle system by consolidating programs in a small number of priority schemes [33]. The aim is to identify

the high priority schemes and make the system more inclusive by incorporating a higher proportion of poor and vulnerable people within it. This will be achieved by gradually increasing coverage of priority schemes and ensuring that selection processes prioritize the inclusion of poor and vulnerable families.

The life cycle programs are considered as programs for early childhood and school age children, working age group, working age adults with disabilities, old age and missing programs for working age group. The life cycle programs have been identified in several dimensions of investment for food security and nutrition in Bangladesh. Investment priorities have been shown in **Table 4** according to the different social protection programs throughout the life cycle.

4.2 Priority programs for investment strategy

Investment in social protection in Bangladesh will contribute to the wider program’s focus on economic growth and poverty reduction. It will do this through the pursuit of three strategic objectives: (1) improve social protection coverage, (2) improve the quality of social protection systems, and (3) enhance partner governments’ ability to make their own informed choices about social protection options. Priority areas of engagement will be in two broad areas: (1) refining and developing social protection systems, and (2) strengthening partner government and other stakeholders’ knowledge on social protection.

In Bangladesh, evidence suggests that social exclusion is strongly related to poverty, where ethnic minorities, people living in disadvantaged geographical areas and women in particular face social exclusion, resulting in fewer economic prospects and higher levels of poverty [36]. Based on evidence of performance of the on-going programs, investment strategy should be prepared to give priority on

Stages of Life Cycles	Programs	Challenges	Investment strategies
Pregnancy & Early Childhood	1. MCRAH	<ul style="list-style-type: none">Coverage is very minimal	<ul style="list-style-type: none">Coverage should be expanded by allocating more funds.
	2. Revitalization of Community Healthcare Initiative	<ul style="list-style-type: none">Less emphasize on nutritionSelection process is not unbiased and prerogative	<ul style="list-style-type: none">Under nutrition problem may be taken consideration to design the program.More new programs are to be added to shelter pregnancy and early childhood risks and vulnerability.
School Age	1. Primary Education Stipend	<ul style="list-style-type: none">Around 24% of primary school age children and 17% of secondary school age children are getting primary education stipend	<ul style="list-style-type: none">Increase size of the transfersEvidence based learning programs are to be introduced to develop innovative capacity at the school age
	2. School Feeding Programs and School Feeding Programs in Poverty Prone Areas	<ul style="list-style-type: none">Support for children with disabilities is minimalGirls are receiving higher than the boys	<ul style="list-style-type: none">Coverage must be expanded emphasizing geographical and environmental fragile areas.Institutional capacity development investment is to given priority.
	3. Stipend and Access Increase for Secondary and Higher Secondary Level Students	<ul style="list-style-type: none">Geographical and environment fragile areas are needed more attention	<ul style="list-style-type: none">Disabilities children facilities to be expanded through developing proper caring and training funding.

Stages of Life Cycles	Programs	Challenges	Investment strategies
Working Age	1. Allowances for the Widow, Deserted and Destitute Women	<ul style="list-style-type: none">• Multiplicity of the programs• Lack of coordination among the implementing agency• Self-employment and capacity development related programs are not accessible• Limited scope for employment generation activities• Little space to work of widow, deserted and destitute women• Mostly rural based program while urban employment scheme is ignored for urban vulnerable people	<ul style="list-style-type: none">• Establish a Ministry of Social Development according to suggestion in NSSS for avoiding coordinating problem• Evidence based employment generation programs will be funded more• Self-employment and capacity development programs should be incorporated for funding• Urban based employment generation program to be included for financing• Effective institutionalization process to be strengthened for efficiently functioning, monitoring and evaluation the social protection programs
	2. Economic Empowerment of the Poor		
	3. Food Assistance for Chittagong Hill Tracts		
	4. Employment Generation Program for the Ultra Poor		
	5. Vulnerable Group Development		
	6. Food for Work		
	7. Social Development Foundation		
	8. Rural Employment & Road Maintenance Program		
	9. One Household One Farm		
	10. Ashrayan-2 Project		
Old Age	1. Construction of Residence for Landless and Poor Freedom Fighters	<ul style="list-style-type: none">• Not accessible to all elder people• Only option is pension scheme• Absence of unemployment insurance and injured worker's insurance programs• Transfer amount is very low	<ul style="list-style-type: none">• Health related programs should be designed for financing• Unemployed and injured worker's insurance programs are to be included• Expand the coverage for old age scheme• OAA is to be increased
	2. Honorarium for Insolvent Freedom Fighters		
	3. Pension for Retired Government Employees and their Families		
	4. OAA		
Disability	1. Allowance for the Financially Insolvent Disabled	<ul style="list-style-type: none">• The grant is very low• Coverage is small area• Lack of fairness in the selection process	<ul style="list-style-type: none">• Disability grant should be increased• Coverage must be nation wide• Institutional capacity must be strengthened
General Purpose	1. Fund for Climate Change	<ul style="list-style-type: none">• Difficulties associated with prompt response in climate change and disaster management	<ul style="list-style-type: none">• Block allocation is necessary to increase for timely response against climate change and disaster management.
	2. National Service		
	3. Block Allocation for Disaster Management		
	4. Block Allocations for Various Programs		

Stages of Life Cycles	Programs	Challenges	Investment strategies
Food Transfers	1. VGF	• Difficult to give back up for emergency need	• The program is important to meet urgent needs
	2. TR Food		
	3. GR Food	• Low coverage and transfers	• More risk prone and vulnerable areas are to taken under these programs.
	4. Open Market Sales		

Table 4.
Investment strategies based on major life cycle stages.

food security and nutrition in the Second Country Investment Plan (2016–2020) of Bangladesh. For mitigating the future challenges in NSSS, different types of social protection programs are needed to expand the coverage for protecting from shocks, disabilities and vulnerabilities.

4.3 Government priorities based on existing policies

The NSSS provides a sound strategy that defines the various life-cycle based risks faced by the poor and vulnerable population and seeks to mitigate those by instituting a well-designed income transfer system that reaches the poorest and most vulnerable segment of the population (infants and young children, school going children, vulnerable women, elderly and the disabled) [33]. People living in remote and disadvantaged areas also deserve to be covered by the social security system. The priority challenges in the implementation of the new SSS as identified in the 7FYP include: (i) effective shift from the current discretionary to targeted universal approach to avoid leakage and under coverage, (ii) expanding coverage of the core schemes to reach the intended groups: mother and children, youth, the elderly and people with disabilities, (iii) initiating a social insurance system that enables people to invest in their own social security, (iv) strengthening the delivery systems for priority transfers by establishing advanced MIS and trained professional staff.

4.4 Proposed focus and priority interventions

- a. Increase and modernize food storage and handling facilities, especially in disaster prone areas in the country: One priority intervention is to building of modern storage facilities that are better equipped to adapt to the climate change impacts and resist disaster shocks, repair and rehabilitation of existing warehouses and improving ambient environment of stocks to maintain quality and increase shelf life. Some progress has been made with respect to building of public storage facility development. Efforts are under way to develop house-hold level storage facilities through use of mini silos on which some piloting has been done. Scaling up of such facilities is a priority area of intervention.
- b. Strengthen institutional capacities to effectively operate the old and newly emerging social security programs: Capacities should be strengthened to develop a multi-year strategy to improve the targeting performance of SSNs, streamline and coordinate these SNPs. Attempts should also be made to improve synergies between safety net programs (food or cash for work) with productive infrastructure such as irrigation, rural transport and markets.
- c. Adopt measures for disaster response and mitigation (emergency food dis-tribution, agricultural rehabilitation): The GoB has already placed increased

emphasis on the reduction of human, economic and environmental costs of disasters, through enhancing the national capacity for disaster mitigation. These efforts need to be strengthened with particular focus on agriculture-related risks and disasters.

- d. Expand and strengthen programs for supporting women, children, elderly and disable persons: The NSSS will strengthen the transformation towards a life cycle system by consolidation of programs into a smaller number of priority schemes. A range of socially excluded population that faces various social discriminations based on religion, gender, age, ethnicity, profession and illness will also be brought under the social security network. The food-based programs can be made nutrition-sensitive by expanding distribution of micronutrient-fortified rice and *atta*. For improving child nutrition and school attendance of children, school feeding has proved to be an effective program which can be scaled up to a significant extent.
- e. Expand and strengthen programs for supporting people living in vulnerable and disadvantaged areas: Char land, River bank, Haor, Hill tracts: The physical geography of Bangladesh is varied and consists of a broad deltaic plain having preponderance of frequent floods, soil erosion and siltation. During abnormal flooding, people fall in distress which is exacerbated by river erosion. People living in Char lands particularly struggle with floods and river erosion. Efforts have been made to reduce extreme poverty in the riverine islands of the northwestern areas through the Char Livelihood Program. Such efforts need to be scaled up by covering more geographical areas and increasing the number of beneficiaries. There are also a few programs targeted towards the ethnic communities of the Chittagong Hill Tract region which also need to be scaled up in terms of reaching the relatively inaccessible areas.
- f. Invest in Employment and Income Generation Programs with focus on Productive Safety Net programs: There are as many as 8 workfare schemes of which the two largest programs are Employment Generation Program for the Poorest and Food for Work Program. The two missing areas of social security for working age group are the unemployment insurance program and the injured workers' insurance scheme. The lack of any social insurance is more pronounced in the informal sector which accounts for 87.5% of all employment [3]. These aspects need to be paid due attention in reforming the present social security system.

5. Conclusions

To deal with risks, poverty and vulnerabilities faced by the marginalized population groups, different SNPs have been undertaken by the government. However, the programs are predominantly rural-based, although the country is getting rapidly urbanized with an increasing proportion of the urban poor living in informal settlements such as slums.

The employment-generation programs have generated additional employment. Other benefits of such programs include improved agricultural production, enhanced marketing opportunities, reduced physical damages, loss of human lives, improved transportation and communication. Building different public infrastructure such as rehabilitation of embankments and canals, development of water bodies and improvement of rural roads have also contributed to employment generation and income growth. Over the long run, these programs contribute to food security,

both at the household and national levels. However, several problems with such programs limit the potential benefits, including weak program management, considerable leakage, problems with selection of beneficiaries and types of work done, delays in fund disbursement, and weak monitoring and supervision. The various stipend projects led to increased school enrolment and minimization of gender gap.

The major emphasis should be given on those SNPs which address the long-term obstacles to economic development as well as contribute to development of human capital such as the public works program, female scholarship programs and child nutrition programs. Also, there should be carefully designed targeted transfers and credit programs for disaster-affected households and individuals. Problems with targeting and leakage should be duly addressed. Instead of using size of landholding as the criteria for selection of beneficiaries, other criteria such as occupation and other household assets need to be given priority. Leakage could be reduced through cash payment rather than in kind transfers which increase program cost. There should be improvements in the quality of basic health and education services, thereby reducing dropout rates among the poor. If the government's commitment of poverty reduction to 15% is to be taken into reality by 2021, there is a need for additional resources for the social protection programs. A part of it can come through leakage reduction from better targeting and reducing inclusion error aimed at improving the overall program efficiency, and thereby reducing system loss. Bangladesh encumbered with high incidence of poverty and underemployment, and very low levels and coverage of social protection that would need to focus on a revitalized policy intervention to move towards a full-employment goal. It is prerequisite to be make sure that projects and programmes last long enough to ensure long-lasting to support for alleviating poverty enhancing the SNPs at all level of life cycle. Policy makers and those responsible for projects implementation must consider financial, human and institutional capacities while designing projects and programs.

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